Form B18

United States Bankruptcy Court

District of South Dakota

In re:

Tom Allen Mofle
Paula Kay Mofle

Case Number 08−40439

Chapter 7

ORDER DISCHARGING DEBTOR(S)

It appearing Debtor(s) is(are) entitled to a discharge,

IT IS HEREBY ORDERED that Debtor(s) is(are) granted a discharge under 11 U.S.C. § 727.

So ordered on October 22, 2008 .

BY THE COURT:

Charles L. Nail, Jr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That Are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That Are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes;

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or the the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0869-4 User: mnels Page 1 of 1 Date Rcvd: Oct 22, 2008
Case: 08-40439 Form ID: b18 Total Served: 26

The following entities were served by first class mail on Oct 24, 2008.

db	+Paula Kay Mofle, 436 S. Garfield Ave., Sioux Falls, SD 57104-3821
db	+Tom Allen Mofle, 436 S. Garfield Ave., Sioux Falls, SD 57104-3821
885954	Advanta, PO Box 30715, Salt Lake City UT 84130-0715
885955	+Alliance One, 1160 Centre Pointe Dr Ste 1, Mendota Heights MN 55120-1270
885956	+Citi, POB 6241, Sioux Falls SD 57117-6241
885957	Hollander Law Offices LLC, PO Box 105130, Atlanta GA 30348-5130
885959	Kia Motors Finance Company, PO Box 105299, Atlanta GA 30348-5299
885960	+Levy DiamondBello Associates, PO Box 352, Milford CT 06460-0352
885961	Litigation Dept, Advanta Bank Corp, PO Box 844, Spring House PA 19477-0844
885962	+NCB Management Services Inc, PO Box 1099, Langhorne PA 19047-6099
885963	+Phillips Cohen Associates Ltd, 258 Chapman Rd Ste 205, Newark DE 19702-5446
885964	+Pinnacle Financial Group, 7825 Washington Ave S Ste 310, Minneapolis MN 55439-2424
885965	+Primary Financial Services, 3115 North 3rd Ave Ste 112, Phoenix AZ 85013-4359
885966	+Renneberg Hardwoods Inc, PO Box 188, Menahga MN 56464-0188
895097	+Renneberg Hardwoods, Inc., 11773 Highway 87 West, Menahga, MN 56464-2166
885967	Tiburon Financial LLC, PO Box 770, Boystown NE 68010-0770
885968	Usb Manifest, 1450 Child Parkway, Marshall MN 56258
885969	+Van Ru Credit Corporation, 10024 Skokie Blvd Ste 2, Skokie IL 60077-1037
885971	Wells Fargo Bank NA, PO Box 4233, Portland OR 97208-4233
885970	+Wells Fargo Bank NA, co Customer Management, PO Box 4233, Portland OR 97208-4233
885972	Wells Fargo Bnk, MAC U1851-039, 3035 Elder St 3rd Floor, Boise ID 83705
885973	+Wells Fargo Business Direct Div, MAC U1851-014, PO Box 7487, Boise ID 83707-1487
885974	Wells Fargo Consumer Credit Group, Collections Servicing, MAC N8235-049, PO Box 10438, Des Moines IA 50306-0438
885975	+Wells Fargo Home Mortgage, 3476 Stateview Blvd, Fort Mill SC 29715-7203

The following entities were served by electronic transmission on Oct 22, 2008.

cr	EDI: FORD.COM Oct 22 2008 20:28:00 Kia Motors Finance Company, PO Box 20825, Fountain Valley, CA 92728-0825
885956	+EDI: CITICORP.COM Oct 22 2008 20:28:00 Citi, POB 6241, Sioux Falls SD 57117-6241
885958	EDI: IRS.COM Oct 22 2008 20:28:00 Internal Revenue Service, PO Box 21126, Philadelphia PA 19114
885971	EDI: WFFC.COM Oct 22 2008 20:28:00 Wells Fargo Bank NA, PO Box 4233, Portland OR 97208-4233
885970	+EDI: WFFC.COM Oct 22 2008 20:28:00 Wells Fargo Bank NA, co Customer Management, PO Box 4233, Portland OR 97208-4233
885975	+EDI: WFFC.COM Oct 22 2008 20:28:00 Wells Fargo Home Mortgage, 3476 Stateview Blvd, Fort Mill SC 29715-7203

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr IRS

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2008 **Signature:** Joseph Speetjens